

MEETING:
SUPERINTENDENT'S INSURANCE ADVISORY
COMMITTEE (SIAC)

October 27, 2021

1:00 – 3:00 p.m.

Location:
ESF Board Room

Meeting called by:	Amy Williams	Type of meeting:	Advisory
		Minutes by:	Patty Snorf
SIAC Members present:	Amy Williams (BFT); Dan Bennett (BFT); Kyle Savage (BFT); Patrick Darville (1010); Leslie Lawter (Local 1010); Sharon McNichols (Retirees); Nel Marshall (School Administration); Lisa Schmidt (Benefits)		
Staff:	Cindy Lesinski (CFO), Katy Campbell (Board member); Antonia Scipio (Dir. Employee Benefits & Risk); Dr. Beth Thedy (Deputy Superintendent/CHRO)		
Absent:			
Guests:	Erik Toerge, Debbie Poole (Lockton); Cory Norbutus (Cigna); Jenn Roberts via phone, Caryn Trager (Hello Heart); Bonnie Doss (BPS)		

MINUTES

Welcome and Introductions: Amy welcomed all to the meeting and called the meeting to order.

Approval of the September SIAC Minutes: Amy asked if any discussion was needed on the last meeting's minutes. There was none. Patrick made a motion to approve the minutes, Sharon seconded. The committee unanimously approved the minutes.

Old Business

Wellness Discussion: Dr. Thedy reminded everyone of the discussion being had when last month's meeting ended and asked the committee for ideas regarding wellness incentives. She took notes on the easel (see appendix).

Kyle likes the idea of using gift cards to incentivize employees for 2022, similar to Lee County's program; and can look at deductible implications for 2023.

Amy would like to see for 2023, annual physicals including blood work to be mandatory for a lower deductible.

Dan likes the tiered approach, biometric screenings being the first step. Since that has been the norm for the past few years, we need to decide what the next step will be and educate employees well in advance of what comes next. Emailing is not a reliable means of communication. We must be careful not to offend employees.

Dr. Thedy asked if anyone had any other comments, or ideas. Please comment now with a suggestion or objection.

Leslie wanted to remind the committee that it is important that all sites'/departments' employees get the communications.

Nel stated that the Virtual Health Fair had many good presentations, especially the presentation by Cigna that compared the Gold and Silver plans and demonstrated navigating the *MyCigna* website.

Dr. Thedy summarized what the committee is suggesting: working "backwards," meaning deciding what the *future* goals should be, then work on the changes needed each year to get there.

Financial Update: Bonnie Doss presented the financial handout showing the comparison of the Gold and Silver plans from January 2021 to September 30, 2021.

- Gold plan ran in a deficit for six of the nine months, equaling a \$9 million deficit for that period
- Silver plan has a positive balance of \$2.79 million
- For 2021, Gold plan membership is 70%, Silver plan is 30%

All rebates are credited to the appropriate plan.

Follow Up Items: Debbie Poole presented answers to questions asked at the last meeting.

- Higher hospital admissions cost: even though the cost per individual case was lower, cost was higher because admissions per 1000 were up 77%
- Norms in risk distribution: two pages were prepared with diabetes risk data, one showing the normative data benchmarks and the other showing BPS data
- Number of employees eligible for Virta program: of the 500 eligible, the proposal projects 20% participation

New Business

Motivate Me: Cory Norbutus presented on the Motivate Me (MM) program and brought examples of other organizations' MM structure. Motivate Me is an incentive/rewards-based program offered by Cigna. She also navigated through the MM dashboard on their website.

- Incentives lead to better health engagement, better health outcomes, and lower health costs
- Rewards can be in the form of payroll deposits, premium adjustments or gift cards
- Current BPS wellness program challenges/activities can be included in Motivate Me
- In 2022, consider premium adjustment for completion of wellness activities to begin January 1, 2023
- In 2023, consider an annual physical to replace the current biometric screening; and possibly the addition of age-appropriate testing and chronic condition coaching to begin January 1, 2024
- Motivate Me reward options for 2023 can be gift cards along with either a premium reduction or a deductible reduction; more activities should be required to be completed by members

Dr. Thedy asked what is the advantage of offering an HRA. HRA's can help members with medical costs, but it would be a conversation to have with Lockton on how that would be set up.

Kyle asked, regarding MM, 'who pays for this?' For 2022 there is no additional cost, gift cards would come out of the wellness funds budget. Cory is not able to speak about cost beyond 2022 as BPS may go out on RFP for medical insurance administrator.

Kyle asked if an annual exam could be added for a gift card reward to begin Jan. 1, 2022? Cory said she would have to look into that and would get an answer back to the committee.

Leslie had a question about the pharmacy auto-refill incentive: for those who do not use auto-refill but still fill their prescriptions in a timely manner, can they also be eligible for the incentive? Cory said in that case, probably not.

Hello Heart: Caryn Trager and Jenn Roberts presented. Caryn handed out blood pressure monitors to everyone so they can experience the ease of use of the program. (However, per district guidelines, the monitors were collected at the end of the presentation.) Results from each test with the monitor can be saved on a smartphone and then shared with the user's physician, health coach, etc.

- Hello Heart (HH) program is meant to work with Cigna and Marathon programs, not replace any programs
- A Journal of American Medical Association (JAMA) article stated that a study of over 28,000 Hello Heart participants found 84% of them reduced their systolic blood pressure by 20 points and maintained the reduction for three years
- Of the 7,432 adults covered on the BPS health plan, 2,029 have hypertension; of those it is estimated that 507 would be eligible for the Hello Heart program
- Average medical cost per plan member with hypertension is \$13,000 per year
- Annual cost per member per year for those who utilize Hello Heart would be \$480 with an estimated savings of \$2,470 per year
- Cholesterol and diabetes improvement along with weight loss have also been a benefit of the HH program
- They can make site visits to educate employees, and they can train the staff at the Well-Care Centers to steer eligible plan members to enrolling into the program

Marathon Discussion: Debbie Poole presented answers to questions asked in the last meeting. The committee had no comments or questions regarding the answers. Debbie then asked if the SIAC would like to see any changes to Marathon's data reporting.

Amy would like to see how they deal with accessibility issues, regarding employees' ability to make appointments.

Dan asked what percentage of appointments are being filled. In addition, how many patients are using a Well-Care Center as their primary physician; how many clinic patients considered high-risk are improving and are no longer considered high-risk?

Kyle asked for more consistent reporting of Marathon data. A report showing the number of appointments at each clinic site by day and time.

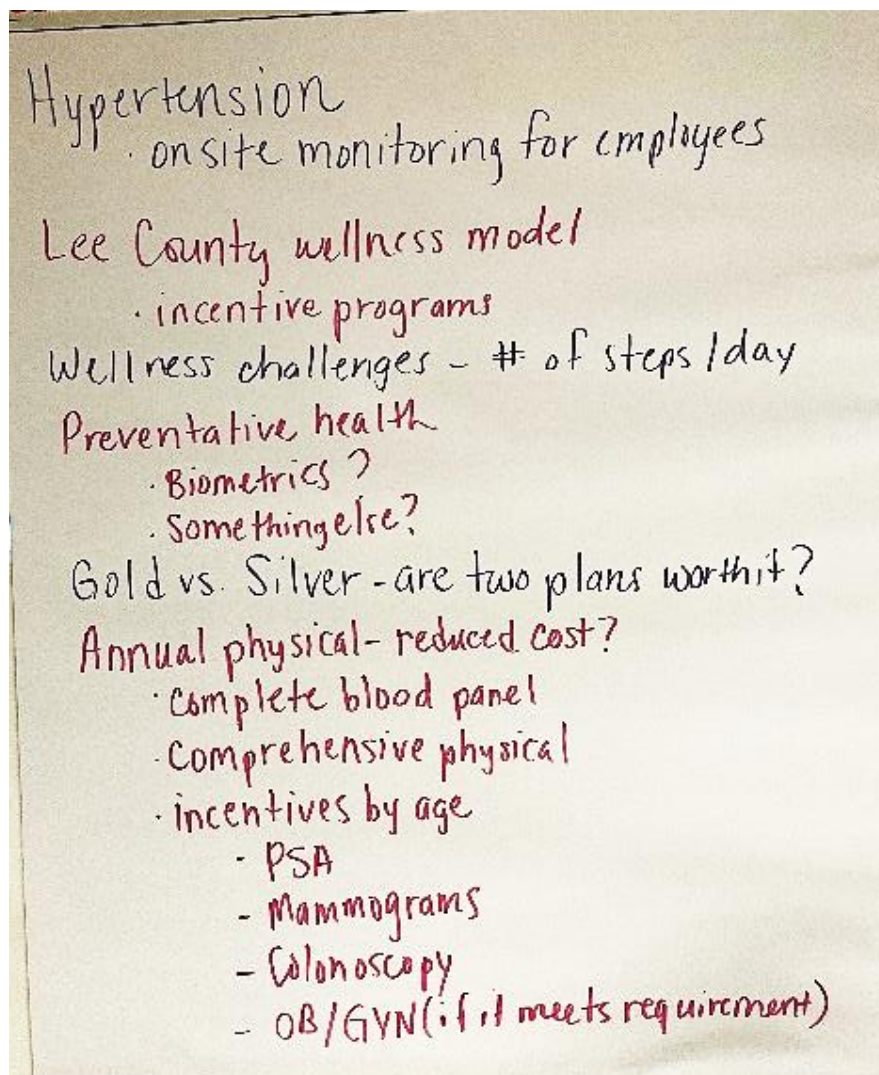
Katye asked for the number of telephonic appointments. Also, reporting of coaching outcomes, especially with diabetes and hypertension.

There was a brief discussion regarding a request to extend the deadline for biometric screenings as all remaining appointments for this screening at the clinics are full. Deadline is November 15, 2021.

Adjourned: The meeting adjourned at 3:59 p.m.

Upcoming SIAC Meeting: Wednesday, December 8, 2021

Appendix:



annual
Comp^{physical} - can't
- annual deductible reduction?

Tiered approach - Collier Model

· Year 1 - Biometrics
(2021)

· Year 2 - Lee Ctz model
(2022)

- annual physical

· Year 3 - PCP annual physical
(2023)

- Blood panel

- incentives - how to handle emp w/ illnesses?

★ Make 3-5 yr plan up front and monitor implement.

★ Needs education component for employees

Communication to employees

· methods of communication

· principal mtg discussions

· involve GCR

· marketing

★ Branding is critical ★

→ Keep all departments in mind, not just
schools

Rumor Mill - address issues

Health and Wellness fair

Preplanning: health care information at pre-
planning each year